

Nicholas Fitzgerald Esq.
Fitzgerald & Associates, P.C.
649 Newark Avenue
Jersey City, NJ 07306
(201) 533-1100
Attorney for Debtor/Defendant

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY - NEWARK DIVISION
-----X

In Re: Case No: 15-19699-VFP

Michael A. Urbino -----X
Dustin Mark Macolor,

CHAPTER 7

**MICHAEL A. URBINO'S ANSWER TO
COMPLAINT OBJECTING TO DISCHARGE**

Plaintiff ADVERSARY PRO. 15-02136-VFP

-against-

Michael A. Urbino

Defendant

-----X
Defendant, Michael A. Urbino, through counsel, Answers the
above Complaint which initiated the above entitled Adversary
Proceeding, as follows:

Jurisdiction

1. Admit.
2. Admit.
3. Admit.
4. Admit.
5. Admit.
6. Admit.

The Parties

7. Admit.

8. Admit.

Fraud Allegation

9. Admit.

10. Admit.

11. Admit.

12. Admit.

13. Admit.

14. Admit.

15. Admit.

16. Admit.

17. Admit.

18. Admit.

19. Deny.

Concealment of Assets Allegation

20. Deny.

21. Deny.

22. Deny.

23. Deny.

24. Deny.

25. Deny.

26. Deny.

27. Deny.

28. Deny.

29. Deny.

30. Deny.

31. Deny.

32. Deny.

First Claim for Relief

33. Defendant repeats and re-alleges the answers as set forth in paragraphs 1 through 32 above as if fully set forth herein.

34. Admit.

35. Deny.

Second Claim for Relief

36. Defendant repeats and re-alleges the answers as set forth in paragraphs 1 through 35 above as if fully set forth herein.

37. Admit.

38. Deny.

Third Claim for Relief

39. Defendant repeats and re-alleges the answers as set forth in paragraphs 1 through 38 above as if fully set forth herein.

40. Admit.

41. Deny.

Fourth Claim for Relief

42. Defendant repeats and re-alleges the answers as set forth in paragraphs 1 through 40 above as if fully set forth herein.

43. Admit.

44. Deny.

45. Deny.

47. Deny.

48. Deny.

49. Deny.

50. Deny.

51. Deny.

Fifth Claim for Relief

52. Defendant repeats and re-alleges the answers as set forth in paragraphs 1 through 51 above as if fully set forth herein.

53. Admit.

54. Deny.

55. Deny.

57. Deny.

58. Deny.

59. Deny.

60. Deny.

Sixth Claim for Relief

61. Defendant repeats and re-alleges the answers as set forth in paragraphs 1 through 60 above as if fully set forth herein.

62. Admit.

63. Deny.

64. Deny.

65. Deny.

66. Deny.

Prayer for Relief

WHEREFORE, defendant respectfully requests that this Court enter a judgment in favor of the debtor denying the plaintiff's request for relief and discharging the debtor's debts.

Date: August 26, 2015



Nicholas Fitzgerald
Debtor's Counsel
649 Newark Avenue
Jersey City, NJ 07306
(201) 533-1100